

NEW JERSEY GENERAL DURABLE POWER OF ATTORNEY

NOTICE

THE POWERS YOU GRANT BELOW ARE EFFECTIVE
EVEN IF YOU BECOME DISABLED OR INCOMPETENT

NOTICE: THE POWERS GRANTED BY THIS DOCUMENT ARE BROAD AND SWEEPING. THEY ARE EXPLAINED IN THE UNIFORM STATUTORY FORM POWER OF ATTORNEY ACT, (UPOAA) AND THE NEW JERSEY "REVISED DURABLE POWERS OF ATTORNEY ACT" (RDPA).

IF YOU HAVE ANY QUESTIONS ABOUT THESE POWERS, OBTAIN COMPETENT LEGAL ADVICE. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO. THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE TO BE EFFECTIVE EVEN IF YOU BECOME DISABLED, INCAPACITATED, OR INCOMPETENT.

CERTIFICATION

Know by these Presents, that I, the undersigned Arlene Davies am of legal age, I am of sound mind, and have availed myself to counsel. Whereas I am desirous of establishing this Durable Power of Attorney and wish to appoint my son Robert C. Davies as my true and lawful Attorney-in-Fact and Agent, I knowingly, lawfully, and in good conscience do so of my own free will, without coercion of any kind, and I hereby nominate, constitute and appoint my son, ROBERT C. DAVIES to Act by these presents as shown herein.

8 DMK
X Arlene M. Davies

DATE: March 10, 2014

ARLENE M. DAVIES, PRINCIPAL

Accepted:

X Robert C. Davies

DATE: 3.10.2014

ROBERT C. DAVIES, as AGENT and ATTORNEY-IN-FACT FOR ARLENE M DAVIES


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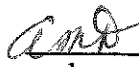
DURABLE POWER OF ATTORNEY AND APPOINTMENT OF ATTORNEY-IN-FACT

KNOW ALL MEN BY THESE PRESENTS, THAT I, **ARLENE M. DAVIES**, **Principal**, whose home, address,

and residence is 412 Second Avenue, West Cape May, NJ 08204, on this the 10th Day of March, 2014, being desirous of establishing a **Durable Power of Attorney and appointing an Attorney in Fact and Agent** to Act for me on my behalf in any and all matters do hereby nominate, constitute and appoint my son, **ROBERT C. DAVIES**, 412 Second Avenue, West Cape May, NJ 08204 my true and lawful Attorney-in-Fact and Agent to have, hold, and exercise Durable Power of Attorney to all intents and purposes that I might or could do if personally present, and to speak, communicate, convey and Act with full powers of substitution for me in any lawful way in any matter with respect to the following initialed subjects below:

INITIAL

 **(A) Real property transactions.** To lease, sell, mortgage, purchase, exchange, and acquire, and to agree, bargain, and contract for the lease, sale, purchase, exchange, and acquisition of, and to accept, take, receive, and possess any interest in real property whatsoever, on such terms and conditions, and under such covenants, as my Agent shall deem proper; and to maintain, repair, tear down, alter, rebuild, improve manage, insure, move, rent, lease, sell, convey, subject to liens, mortgages, and security deeds, and in any way or manner deal with all or any part of any interest in real property whatsoever, including specifically, but without limitation, real property lying and being situated in the State of New Jersey, under such terms and conditions, and under such covenants, as my Agent shall deem proper and may for all deferred payments accept purchase money notes payable to me and secured by mortgages or deeds to secure debt, and may from time to time collect and cancel any of said notes, mortgages, security interests, or deeds to secure debt.

 **(B) Tangible personal property transactions.** To lease, sell, mortgage, purchase, exchange, and acquire, and to agree, bargain, and contract for the lease, sale, purchase, exchange, and acquisition of, and to accept, take, receive, and possess any personal property whatsoever, tangible or intangible, or interest thereto, on such terms and conditions, and under such covenants, as my Agent shall deem proper; and to maintain, repair, improve, manage, insure, rent, lease, sell, convey, subject to liens or mortgages, or to take any other security interests in said property which are recognized under the Uniform Commercial Code as adopted at that time under the laws of the State of New Jersey or any applicable state, or otherwise hypothecate (pledge), and in any way or manner deal with all or any part of any real or personal property whatsoever, tangible or intangible, or any interest therein, that I own at the time of execution or may thereafter acquire, under such terms and conditions, and under such covenants, as my Agent shall deem proper.

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and **(C) Claims and litigation.** I appoint my son Robert C Davies as my Attorney in Fact and Agent to act on my behalf in these and all matters to the fullest extent permissible that equity, law, and judicial economy allows, To Act for me and in my stead; to decide whether to commence, prosecute, discontinue, or defend all actions or other legal proceedings touching my property, real or personal, or any part or estate thereof, or touching any matter in which I or my property, real or personal or estate thereof, may be in any way concerned. To decide whether to defend, settle, adjust, make allowances, compound, submit to arbitration, and compromise all accounts, reckonings, claims, and demands whatsoever that now are, or hereafter shall be, pending between me and any person, firm, corporation, or other legal entity, in such manner and in all respects as my Agent shall deem proper. To engage, retain, delegate or dismiss the services of attorneys-at law; To communicate with any adversary or adversary's Representatives, Agents, or Attorneys in any matter in which I or my property, real or personal or estate thereof, may be in any way concerned ; To engage, retain, delegate or dismiss the services of any legal experts, quantitative analysts, forensic accountants, economists, tax experts or other legal and or financial professionals; To accept receipt for, exercise, release, reject, renounce, assign, disclaim, demand, decide to sue for, claim and recover any of my property, real or personal or estate thereof ; To accept receipt for, exercise, release, reject, renounce, assign, disclaim, demand, decide to sue for, claim and recover any criminal restitution owed to me now or hereafter; To speak, convey, assert, communicate with or otherwise Act for me and on my behalf with the Victim Services of United States Department of Justice; To speak, convey, assert, communicate with or otherwise Act for me and on my behalf with any of the Department of Justice Criminal and Civil Divisions, any law enforcement , federal investigator, and Probation and Pre-trial Services of the U.S. Courts; To accept receipt for, exercise, release, reject, renounce, assign, disclaim, demand, decide to sue for, claim and recover any civil damages or Forfeiture owed to me, or affecting my property, real or personal or estate thereof ; To accept receipt for, exercise, release, reject, renounce, assign, disclaim, demand, decide to sue for, claim and recover any of my property, real or personal or estate thereof any award, legacy, bequest, devise, gift or other property interest or payment due or payable to or for the principal; To speak for me and Act on my behalf in any and all matters of fact in any legal proceeding touching any matter in which I or my property, real or personal or estate thereof, may be in any way concerned;

and **(D) Stock and bond transactions.** To purchase, sell, exchange, surrender, assign, redeem, vote at any meeting, or otherwise transfer any and all shares of stock, bonds, or other securities in any business, association, corporation, partnership, or other legal entity, whether private or public, now or hereafter belonging to me.

and **(E) Commodity and option transactions.** To organize or continue and conduct any business which term includes, without limitation, any farming, manufacturing, service, mining, retailing or other type of business operation in any form, whether as a proprietorship, joint venture, partnership, corporation, trust or other legal entity; operate, buy, sell, expand, contract, terminate or liquidate any business; direct, control, supervise, manage or participate in the operation of any business and engage, compensate and discharge business managers, employees, agents, attorneys, accountants and consultants; and, in general, exercise all powers with respect to business interests and operations which the principal could if present and under no disability.

AND **(F) Banking and other financial institution transactions.** To conduct banking transactions as set forth in section 2 of P.L.1991, c.95 (C.46:2B-11); To make, receive, sign, endorse, execute, acknowledge, deliver and possess checks, drafts, bills of exchange, letters of credit, notes, stock certificates, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of banks, savings and loans, credit unions, or other institutions or associations. To pay all sums of money, at any time or times, that may hereafter be owing by me upon any account, bill of exchange, check, draft, purchase, contract, note, or trade acceptance made, executed, endorsed, accepted, and delivered by me or for me in my name, by my Agent. To borrow from time to time such sums of money as my Agent may deem proper and execute promissory notes, security deeds or agreements, financing statements, or other security instruments in such form as the lender may request and renew said notes and security instruments from time to time in whole or in part. To have free access at any time or times to any safe deposit box or vault to which I might have access.

AND **(G) Business operating transactions.** To conduct, engage in, and otherwise transact the affairs of any and all lawful business ventures of whatever nature or kind that I may now or hereafter be involved in.

AND **(H) Insurance and annuity transactions.** To exercise or perform any act, power, duty, right, or obligation, in regard to any contract of life, accident, health, disability, liability, or other type of insurance or any combination of insurance; and to procure new or additional contracts of insurance for me and to designate the beneficiary of same; provided, however, that my Agent cannot designate himself or herself as beneficiary of any such insurance contracts.

AND **(I) Estate, trust, and other beneficiary transactions.** To accept, receipt for, exercise, release, reject, renounce, assign, disclaim, demand, sue for, claim and recover any legacy, bequest, devise, gift or other property interest or payment due or payable to or for the principal; assert any interest in and exercise any power over any trust, estate or property subject to fiduciary control; establish a revocable trust solely for the benefit of the principal that terminates at the death of the principal and is then distributable to the legal representative of the estate of the principal; and, in general, exercise all powers with respect to estates and trusts which the principal could exercise if present and under no disability; provided, however, that the Agent may not make or change a will and may not revoke or amend a trust revocable or amendable by the principal or require the trustee of any trust for the benefit of the principal to pay income or principal to the Agent unless specific authority to that end is given.

AND **(J) Personal and family maintenance.** To hire accountants, attorneys at law, consultants, clerks, physicians, nurses, agents, servants, workmen, and others and to remove them, and to appoint others in their place, and to pay and allow the persons so employed such salaries, wages, or other remunerations, as my Agent shall deem proper.

AND **(K) Benefits from Social Security, Medicare, Medicaid, or other governmental programs, or military service.** To prepare, sign and file any claim or application for Social Security, unemployment or military service benefits; sue for, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposit to any account, collect, receipt for, and take title to and hold all benefits under any Social Security,

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unemployment, military service or other state, federal, local or foreign statute or regulation; and, in general, exercise all powers with respect to Social Security, unemployment, military service, and governmental benefits, including but not limited to Medicare and Medicaid, which the principal could exercise if present and under no disability.

And **(L) Retirement plan transactions.** To contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes, without limitation, any tax qualified or non-qualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of employee benefit plan); select and change payment options for the principal under any retirement plan; make rollover contributions from any retirement plan to other retirement plans or individual retirement accounts; exercise all investment powers available under any type of self-directed retirement plan; and, in general, exercise all powers with respect to retirement plans and retirement plan account balances which the principal could if present and under no disability.

And **(M) Tax matters.** To prepare, to make elections, to execute and to file all tax, social security, unemployment insurance, and informational returns required by the laws of the United States, or of any state or subdivision thereof, or of any foreign government; to prepare, to execute, and to file all other papers and instruments which the Agent shall think to be desirable or necessary for safeguarding of me against excess or illegal taxation or against penalties imposed for claimed violation of any law or other governmental regulation; and to pay, to compromise, or to contest or to apply for refunds in connection with any taxes or assessments for which I am or may be liable.

And **(N) In Matters of Validity, Enforcement, and Scope of Powers this Durable Power of Attorney.** In any matter touching in any way upon my intent in granting this Durable Power of Attorney and appointment my son, Robert C Davies to Act as my true and lawful Attorney-in-Fact and in any matter touching upon validity, interpretation, or application of these presents, I, Arlene M Davies am of legal age, I am of sound mind, I have availed myself to counsel and whereas I am desirous of establishing this Durable Power of Attorney and appointing my son Robert C. Davies as my true and lawful Attorney-in-Fact, I have hereby nominated, constituted and appointed my son, Robert C Davies in these presents and I have knowingly, lawfully, and in good conscience done so of my own free will without coercion of any kind and I have hereby nominated, constituted and appointed my son, ROBERT C. DAVIES to Act by these presents as described herein and declare as follows, that these

And **(O) POWERS ARE GRANTED TO THE FULLEST EXTENT POSSIBLE BY LAW.** In any matter touching in any way upon the validity, interpretation, scope, extent, or application of powers that I have constituted, conveyed and established by these presents, I, Arlene M Davies, have established this Durable Power of Attorney and appointed my son, ROBERT C. DAVIES as my true and lawful Attorney-in-Fact and Agent to have, hold, and exercise Durable Power of Attorney to all intents and purposes that I might or could do if personally present; To speak, communicate, convey and Act with full powers of substitution for me in any lawful way by these presents, I have done so that the powers I have given to my son Robert C Davies by these presents be deemed plenary powers to Act to all intents and purposes that I might or could do in any lawful way in any matter of any kind to the fullest extent possible by law., and regarding

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AMD **(P) APPOINTMENT OF LEGAL GUARDIAN IN THE EVENT OF PROTECTIVE PROCEEDINGS** . In the event that any protective proceedings for my person, property, or estate are hereafter commenced, I nominate that my son ROBERT C DAVIES be conservator and guardian of my estate, or guardian of my person for consideration by the court in the event that any protective proceedings for my person, property, or estate are thereafter commenced, and regarding

AMD **(Q) APPOINTMENT OF LEGAL GUARDIAN IN THE EVENT OF CONSTRUCTIVE TRUST PROCEEDINGS** . I, Arlene M. Davies nominate, by this durable power of attorney, that my son ROBERT C DAVIES be conservator, and guardian of my estate, or guardian of the my person for consideration by the court in the event that any matter proceeds regarding seeking the establishment of any constructive trust with regard to any of my property, real or personal, or in any matter involving any contested tax sale certificate, award, civil damages, victims restitution or any other claim I have now or may accrue in the future.

AMD **(R) REVOCATION**. No person, third party, individual, attorney-at-law , entity, other than the principal Arlene M. Davies shall revoke this durable power of attorney except upon a court order for good cause.

AMD **(S) DELEGATION**. By these Presents, I , Arlene M Davies empower my son, Robert C Davies as my Attorney-in-Fact and Agent to Delegate any or all of these Durable Powers of Attorney at any time and for whatever duration that he as as my Attorney-in-Fact and Agent may deem proper. to any individual or individuals he may choose to Act on my behalf to all intents and purposes that I might or could do if personally present, and to speak, communicate, convey or otherwise Act with full powers of substitution for me in any lawful way in any matter touching my property, real or personal, or any part or estate thereof, or touching any matter in which I or my property, real or personal or estate thereof, may be in any way concerned.

AMD **(T) Successor Attorneys-in-Fact and Agents**. If my Attorney-in-Fact and Agent Robert C. Davies shall die, become incompetent, resign or hereafter refuse to accept the office of Agent, I name the following (each to act alone and successively, in the order named) as successor(s) to such Agent:

1. Alexandra Theresa Davies, my granddaughter.
- 2.. David Christopher Dawson, my grandson.

and this durable power of attorney shall remain in effect unless and until any subsequent successor(s) has, in writing, declared that she or he shall not accept appointment as my Attorney-in-Fact and Agent .

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CERTIFICATION

Whereas By These Presents, I, the undersigned **ARLENE M. DAVIES** am of legal age, I am of sound mind and have availed myself to counsel, and Whereas I am desirous of establishing this Durable Power of Attorney and wish to appoint my son Robert C. Davies as my true and lawful Attorney-in-Fact and Agent, I knowingly, lawfully, and in good conscience Do so now on this 10th Day of March, 2014 of my own free will, without coercion of any kind, and Hereby nominate, constitute, Establish, and appoint my son, **ROBERT C. DAVIES** to have, hold, and exercise this Durable Power of Attorney to all intents and purposes that have described by these Presents, and to all intents and purposes that I might or could do if personally present, and to speak, communicate, convey and Act as my Attorney-in-Fact and Agent with full powers of substitution for me in any lawful way in any matter, and this Durable Power of Attorney, without prior revocation by me, and Shall remain in effect even if I become disabled, ill, or incompetent.

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED. THIS POWER OF ATTORNEY SHALL BE CONSTRUED AS A GENERAL DURABLE POWER OF ATTORNEY AND SHALL CONTINUE TO BE EFFECTIVE EVEN IF I BECOME DISABLED, INCAPACITATED, OR INCOMPETENT. THIS POWER OF ATTORNEY IS INTENDED TO BE VALID IN ALL JURISDICTIONS OF THE UNITED STATES OF AMERICA AND ALL FOREIGN NATIONS.

I am fully informed as to all the contents of this Durable Power of Attorney and understand the full import of this grant of powers to my Attorney-in-Fact and Agent. I agree that any third party who receives a copy of this document may act under it. Revocation of the power of attorney is not effective as to a third party until the third party learns of the revocation.

Signed this 10th day of March, 2014

x Arlene M. Davies

DATE: March 10, 2014

ARLENE M. DAVIES, PRINCIPAL

State of NJ County of Cape May

On the 10th day of MARCH 2014, before me personally came

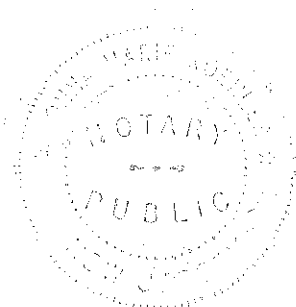
Arlene M. DAVIES, to me known to be the individual described in and who executed the certification of attorney in fact above and acknowledged to me that be executed the same.

Notary Public

Donna Marie Koehler

DONNA MARIE KOEHLER
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 3-10-2016

My commission expires _____



ACKNOWLEDGMENT OF AGENT

BY ACCEPTING OR ACTING UNDER THIS APPOINTMENT, THE AGENT ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

Accepted:

X *Robert C. Davies*

DATE: 3.10.2014

ROBERT C. DAVIES, as AGENT and ATTORNEY-IN-FACT FOR ARLENE M DAVIES

CERTIFICATE OF ACKNOWLEDGMENT OF NOTARY PUBLIC

STATE OF NEW JERSEY

COUNTY OF Cape May

This document was acknowledged before me on 3-10-2014 [Date] by
Robert C. Davies [name of principal].

[Notary Seal, if any]:

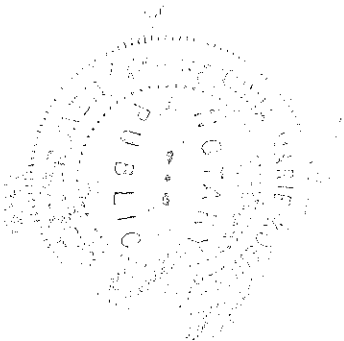
Donna Marie Koehler

(Signature of Notarial Officer)

Notary Public for the State of New Jersey

My commission expires:

Donna Marie Koehler
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 3-10-2016



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RECORDED COUNTY OF CAPE MAY
Rita Marie Fulainiti, County Clerk
Recording Fee 100.00
Date 03-10-2014 @ 09:50a